

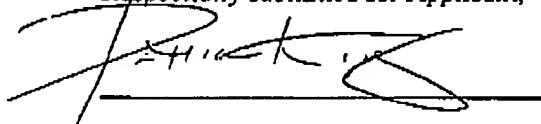
**REMARKS**

The claims have now been amended to more particularly define the present invention. It is believed that no new matter has been added. It is further submitted that each of the claims are novel and nonobvious in light of the Dykstra and BB&T references, alone and/or in combination. More particularly, the claims are supported by the parent filing date which is well before the publication date of the BB&T reference relied upon by the Examiner in the rejection of the claims in this application. Therefore, in view of the foregoing amendments, it is respectfully submitted that the application is in condition for allowance and accordingly, allowance of the application is respectfully requested.

Should the Examiner require or consider it advisable that the specification, claims and/or drawings be further amended or corrected in formal respects in order to place the case in condition for final allowance, then it is respectfully requested that such amendment or correction be carried out by Examiner's Amendment and the case passed to issue. Alternatively, should the Examiner feel that a personal discussion might be helpful in advancing this case to allowance, the Examiner is invited to telephone the undersigned.

The Commissioner is authorized to charge all required fees, including any excess claim fees, extension of time fees, terminal disclaimer fees and any additional fees, or credit any overpayment to Deposit Account 06-0923. Applicant claims small entity status. See 37 C.F.R. 1.27.

Respectfully submitted for Applicant,



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